Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 1 of 48

B1 (Official	Form 1)(1/	08)				oumon		.go <u>+</u> 0.					
	United States Bankruptcy On Northern District of Illinoi										Vo	luntary	Petition
	ebtor (if ind s, Lorenz		er Last, First	, Middle):			Name	of Joint Do	ebtor (Spouse) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the J , maiden, and			8 years			
Last four dig	one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (ITIN) No./	Complete E	IN Last to	our digits ore than one, s	of Soc. Sec. or state all)	Individual-	Taxpayer I	I.D. (ITIN) N	o./Complete EIN
Street Addre	ess of Debto outh Harv	•	Street, City,	and State)	:	ZID C- 1-		t Address of	f Joint Debtor	(No. and St	reet, City,	and State):	ZID Co. In
					Г	ZIP Code 60620							ZIP Code
County of R	Residence or	of the Prin	cipal Place o	of Busines			Coun	ty of Reside	ence or of the	Principal Pla	ace of Bus	siness:	
Mailing Add	dress of Deb	otor (if diffe	rent from str	reet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	nt from str	reet address):	
					_	ZIP Code							ZIP Code
Location of (if different				r									
	Type of	f Debtor		1	Nature	of Business	1	T	Chapter	of Bankruj	ptcy Code	Under Which	ch
		rganization)			,	one box)		the Petition is Filed (Check one box)					
See Exh	ial (includes ibit D on pa	ge 2 of this	form.	 ☐ Health Care Business ☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank 			s defined	Chapt Chapt Chapt Chapt Chapt	ter 9 ter 11 ter 12	of □ C	a Foreign hapter 15	Petition for R Main Procee Petition for R Nonmain Pr	eding lecognition
	f debtor is not				Other						e of Debts	3	
check this	s box and stat	e type or enti	ity below.)	und	Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organization under Title 26 of the United State Code (the Internal Revenue Code)		e) anization d States	defined "incuri	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	nsumer debts, 101(8) as dual primarily	for		s are primarily ess debts.
			ee (Check o	ne box)				k one box:		Chapter 11			
 Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 					Chec	Debtor is k if: Debtor's to insider k all applicate A plan is Acceptant	aggregate non s or affiliates)	acontingent l are less than ith this petitin were solici	or as defin liquidated on \$2,190,0 ion.	ed in 11 U.S. debts (exclud	C. § 101(51D). ling debts owed e or more		
☐ Debtor e	estimates tha	t funds will it, after any	ation be available exempt prop for distribut	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
Estimated N 1- 49	Number of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main

Document Page 2 of 48

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Williams, Lorenzo A. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Thayer C. Torgerson June 5, 2009 Signature of Attorney for Debtor(s) (Date) Thayer C. Torgerson 6204662 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 48 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Lorenzo A. Williams

Signature of Debtor Lorenzo A. Williams

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 5, 2009

Date

Signature of Attorney*

X /s/ Thayer C. Torgerson

Signature of Attorney for Debtor(s)

Thayer C. Torgerson 6204662

Printed Name of Attorney for Debtor(s)

Law Office of Thayer C. Torgerson

Firm Name

2400 North Western Avenue Suite 201 Chicago, IL 60647

Address

Email: tedtorgerson@hotmail.com

773-772-0844 Fax: 773-772-0845

Telephone Number

June 5, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Williams, Lorenzo A.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 4 of 48

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Lorenzo A. Williams		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] _

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 5 of 48

or

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 6 of 48

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Lorenzo A. Williams		Case No		
•		Debtor	,		
			Chapter	7	
			<u> </u>		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	5,115.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		6,508.59	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		33,053.85	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,548.22
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,495.00
Total Number of Sheets of ALL Schedules		21			
	T	otal Assets	5,115.00		
			Total Liabilities	39,562.44	

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 7 of 48

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Lorenzo A. Williams		Case No.		
		Debtor			
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,548.22
Average Expenses (from Schedule J, Line 18)	1,495.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,208.96

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	6,508.59	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		33,053.85
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		33,053.85

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 8 of 48

B6A (Official Form 6A) (12/07)

In re	Lorenzo A. Williams	Case No	
_		,	
		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

None	Description and Location of Property	Nature of Debtor's Interest in Property	Wife, Joint, or Community	Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
		Nature of Debtor's	Husband,	Current Value of Debtor's Interest in	Amount of

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Page 9 of 48 Document

B6B (Official Form 6B) (12/07)

In re	Lorenzo A. Williams	Case No
_		Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	40.00
2.	Checking, savings or other financial	Bank of America checking account	-	100.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Bank of America savings account	-	25.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household furniture	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	CDs and DVDs	-	500.00
6.	Wearing apparel.	Clothing	-	500.00
7.	Furs and jewelry.	Jewelry	-	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	Weight set	-	250.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

(Total of this page)

Sub-Total >

3,415.00

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Page 10 of 48 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Lorenzo A. Williams		Case No.	
		Debtor	_,	
	COL			

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Fui	nds held in retirement plan through work	-	1,700.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 1,700.00
			(To	tal of this page)	·

Sheet __1__ of __2__ continuation sheets attached to the Schedule of Personal Property

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 11 of 48

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Lorenzo A. Williams	Case No.	_

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 5,115.00 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 12 of 48

B6C (Official Form 6C) (12/07)

In re	Lorenzo A. Williams	Case No

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on hand	735 ILCS 5/12-1001(b)	40.00	40.00
Checking, Savings, or Other Financial Accounts, 6 Bank of America checking account	Certificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
Bank of America savings account	735 ILCS 5/12-1001(b)	25.00	25.00
Household Goods and Furnishings Household furniture	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectible CDs and DVDs	9 <u>s</u> 735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	500.00	500.00
<u>Furs and Jewelry</u> Jewelry	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
<u>Firearms and Sports, Photographic and Other Hol</u> Weight set	bby Equipment 735 ILCS 5/12-1001(b)	250.00	250.00
Interests in IRA, ERISA, Keogh, or Other Pension Funds held in retirement plan through work	or Profit Sharing Plans 735 ILCS 5/12-1006	1,700.00	1,700.00

Total: 5,115.00 5,115.00

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Page 13 of 48 Document

B6D (Official Form 6D) (12/07)

In re	Lorenzo A. Williams	Case No.
_		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFLXGENT	UNLLQULDATED	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.						П		
Account No.								
			Value \$					
Account No.			Value \$					
Account No.								
			Value \$			Щ		
continuation sheets attached			S (Total of th	ubte iis p				
			(Report on Summary of Sci		ota ule		0.00	0.00

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Page 14 of 48 Document

B6E (Official Form 6E) (12/07)

In re	Lorenzo A. Williams	Case No
•		Dobtor ,

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H" "W" "I" or "C" in the column labeled "Husband, Wife, Joint or Community." If the claim is contingent place an "X" in the beled

column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is di
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priori listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report thi total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
■ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10)

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 15 of 48

 $B6E\ (Official\ Form\ 6E)\ (12/07)$ - Cont.

In re	Lorenzo A. Williams		Case No.	
_		Debtor	,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Wages, salaries, and commissions

					_		TYPE OF PRIORITY		
CDEDITORIC NAME									
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTLNGEN	Q U I	U T E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOU ENTITLED PRIORI	
Account No. xx0076			12/2008	٦	D A T E D				
Department of Treasury International Revenue Services Kansas City, MO 64999-0025		-	Overpayment of unemployment Tax credit					0.00	
	_						4,553.59	4,553.	
Account No. 1556 I.D.E.S. Benefit Repayments P.O. Box 4385 Chicago, IL 60680-4385		_	12/2008 Overpayment of unemployment					0.00	
							1,955.00	1,955.0	
Account No.									
Account No.									
Account No.									
Sheet 1 of 1 continuation sheets	attache	d to		Sub	tota	1		0.00	
Schedule of Creditors Holding Unsecured							6,508.59	6,508.5	
			Ø		Γota		0 500 50	0.00	
			(Report on Summary of S	chec	aule	es)	6,508.59	6,508.5	

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 16 of 48

B6F (Official Form 6F) (12/07)

In re	Lorenzo A. Williams		Case No.
-		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M		NT I NG E N	L I QU I DAT	DISPUTED	AMOUNT OF CLAIM
Account No. Hxxxx4473			05/1999	Ï	T E D		
Alexandria Vaneck 5620 Souuthwyck Blvd Suite 103 Toledo, OH 43614-1530		-	Medical Services		D		125.00
Account No. xxxxxx3810	\dashv		02/2002	+		\dagger	
AMCA Collection Agency P.O. Box 1235 10523		-	Medical Services				49.80
Account No. xxxxxxxx6805 Applied Bnk 4700 Exchange Cour Boca Raton, FL 33431		-	Opened 8/16/01 Last Active 11/14/03 CreditCard				
Account No. www.www.2247	_		Opened 2/05/04 Look Active 44/44/02		-	╀	1,830.00
Account No. xxxxxxxx3317 Applied Bnk 4700 Exchange Cour Boca Raton, FL 33431		-	Opened 2/05/01 Last Active 11/14/03 CreditCard				1,313.00
8 continuation sheets attached			(Total c	Sub f this			3,317.80

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Page 17 of 48 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Lorenzo A. Williams	Case No	
_		Debtor	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C N T I N G E N		PUT	AMOUNT OF CLAIM
Account No. xxxx7913			Opened 12/08/05 Last Active 2/01/03	T	T E		
Asset Accept Po Box 2036 Warren, MI 48090		-	Collection Target National Bank		D		152.00
Account No. xxxxxxxx1090	+		Opened 8/24/08 Last Active 4/07/09		+		
Carecrd/Gemb Po Box 981439 El Paso, TX 79998		-	ChargeAccount				
							665.00
Account No. xxxxxxxxx2914 CBCS P.O. Box 69 Columbus, OH 43216		-	01/2004 Collection Agent for Peoples Energy				51.32
Account No. xxxx5792	╁		Opened 1/30/06 Last Active 11/01/05		+	╁	51102
Cbe Group 131 Tower Park Dri Waterloo, IA 50704		-	Collection Directv				598.00
Account No. xxxxx6001	\dagger		Opened 2/20/09 Last Active 12/01/08		+		333.00
Cbe Group 131 Tower Park Dri Waterloo, IA 50704		_	Collection 01 Directv				303.00
Sheet no1 _ of _8 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total	Sub			1,769.32

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Page 18 of 48 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Lorenzo A. Williams	Case No.	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ΙQ	SPUTED		AMOUNT OF CLAIM
Account No. xxxxxxxxxxx4745			Opened 12/01/01 Last Active 4/21/09] ⊤	Ε	1	Γ	
Ccs/First National Ban 500 E 60th St N Sioux Falls, SD 57104		-	CreditCard		D			419.00
Account No. xx2001 Chicago Central EP, LLP 75 Remitt. Drive		-	06/2004 Medical Services					
Chicago, IL 60675								340.00
Account No. xxxxx133-2 Christ Hospital and Medical Center 4440 West 95th Street Oak Lawn, IL 60453		-	07/2000 Medical Services					76.56
Account No. xxxxx5403 Christ Hospital and Medical Center 4440 West 95th Street Oak Lawn, IL 60453		-	03/2000 Medical Services					422.38
Account No. xxxxx1330 Christ Hospital and Medical Center 4440 West 95th Street Oak Lawn, IL 60453		-	11/2000 Medical Services					5,249.90
Sheet no. 2 of 8 sheets attached to Schedule of				Subt			T	6,507.84
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	1	-,

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Page 19 of 48 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Lorenzo A. Williams	Case No	
_		Debtor	

	С	11	shood Wife laint or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Z L L Q I	I S P U T	AMOUNT OF CLAIM
Account No. xxxxxxxx0034]		Opened 7/01/04	T	E D		
Dependon Collection Se Po Box 4833 Oak Brook, IL 60522		-	CollectionAttorney Emergency Care Physi		D		274.00
Account No. xxxx8900	╀		02/2002	+	\vdash	-	274.00
Drs Gersack, DeMarco, Hoyme 4400 West 95th Street Suite 109 Oak Lawn, IL 60453		-	Medical Services				336.50
Account No. xxxxxxxx1592	┡		Opened 12/20/01 Last Active 6/25/04	+	-	-	330.30
Fncc 500 East 60th St N Sioux Falls, SD 57104		-	CreditCard				572.00
Account No. xxxxxxxx5218	t		Opened 2/06/07 Last Active 4/01/09				
Fst Premier 3820 N Louise Ave Sioux Falls, SD 57104		-	CreditCard				402.00
Account No. xxxxxxxx6198	╁		Opened 10/25/01 Last Active 4/01/09		-		
Fst Premier 3820 N Louise Ave Sioux Falls, SD 57104		-	CreditCard				358.00
Sheet no. 3 of 8 sheets attached to Schedule of				Sub	tota	ıl	4 042 50
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	1,942.50

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Page 20 of 48 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Lorenzo A. Williams		Case No.	
_		Debtor		

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDAT	DISPUTED		AMOUNT OF CLAIM
Account No. xxxxxxxxx3003			Opened 3/28/07 Last Active 4/01/07] T	T E D			
Jeffcapsys 16 McIeland Rd Saint Cloud, MN 56303		-	Collection 12 Fingerhut Direct					98.00
Account No. xxxxx0561 John H.Stoger, JR Hospital of Cook P.O. Box 70121 Chicago, IL 60673		-	2/2005 Medical Services					200.00
Account No. xx1079 Lee Jenkins, M.D. 360 w. bUTTERFIELD rOAD SUITE 3400 Elmhurst, IL 60126	_	-	11/1999 Medical Services					388.00
Account No. xxxxxxx5761 Little Company of Mary Hospital Health Care Center Dept. 77-97677 Chicago, IL 60678		-	06/2005 Medical Services					50.00
Account No. xxx6253 MCS 725 sOUTH wELLS sTREET sUITE 700 Chicago, IL 60607		-	08/2000 Medical Services					126.00
Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Subt			T	862.00

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 21 of 48

B6F (Official Form 6F) (12/07) - Cont.

In re	Lorenzo A. Williams	Case No	
_		Debtor	

	С	Hu	sband, Wife, Joint, or Community	С	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLEGEN	DALLQULDAFE	I S P U T F	AMOUNT OF CLAIM
Account No. xxxxxx0091			05/2004	٦т	E		
Mercy Hospital C/o: Revenue Management 38106 Eagle Way Chicago, IL 60678		-	Medical Services		D		68.00
Account No. xxxxxx4096	╁		Opened 6/07/05 Last Active 2/01/04				
Midland Cred 8875 Aero Dr San Diego, CA 92123		_	Collection Aspire Visa				2 225 22
Account No. xxxxxx9503	┡		0 140/04/07 1 140/0				3,365.00
Midland Cred 8875 Aero Dr San Diego, CA 92123		-	Opened 12/04/07 Last Active 2/01/03 Collection Fcnb Spiegel				1,468.00
Account No. xxxxxx5365	t		Opened 3/06/07 Last Active 8/01/02	+			
Midland Cred 8875 Aero Dr San Diego, CA 92123		-	Collection First Savings Bank				659.00
Account No. xx Mx xx3118	t		04/2009	+			
Midland Funding C/o: Blatt Hasenmiller 125 South Wacker Drive, Suite 400 Chicago, IL 60606		-	Judgment				3,809.85
Sheet no. 5 of 8 sheets attached to Schedule of	_		I	Sub	tota	ıl	0.000.05
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	9,369.85

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Page 22 of 48 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Lorenzo A. Williams		Case No.	
_		Debtor		

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	αυ ₋ μ	DISPUTED		AMOUNT OF CLAIM
Account No. xx1443			05/2001 Medical Services	Ť	A T E D	L		
Midwest Diagnostic Pathology 75 Remittance Drive Chicago, IL 60675		-						102.04
Account No. xxxx5866	_	H	Opened 3/26/07 Last Active 1/01/03				+	102.04
Nco Fin/22 Pob 41448 Philadelphia, PA 19101		_	Collection Nco Asgne Of Capital					
								2,048.00
Account No. xxxx9033 Nco Fin/22 Pob 41448 Philadelphia, PA 19101		-	Opened 3/26/07 Last Active 1/01/03 Collection Nco Asgne Of Capital					
		L			L	L	\downarrow	2,009.00
Northstar Capital Acquisition C/o: Blatt Hasenmiller Leibsker 125 Sout Wacker Drive, Suite 400 Chicago, IL 60606		_	05/2009 Pending Judgment					883.02
Account No. xxxxx-x5946		\vdash	06/1999 Medical Services				\dagger	
Northwestern Memorial Hospital 680 North Lake Shore Drive Suite 815 & 824 Chicago, IL 60611		-	Medical Services					204.02
Shoot no. 6 of 9 shoots attached to Sale-July of	<u> </u>			2064			+	294.03
Sheet no. 6 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his				5,336.09

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 23 of 48

B6F (Official Form 6F) (12/07) - Cont.

In re	Lorenzo A. Williams	Case No.	
_		Debtor	

CDEDITODIS MANG	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE.		ONTINGEN	UNLIQUIDA		AMOUNT OF CLAIM
Account No. Hxxxx1805			02/1999		Ť	D A T E		
Oak Park Hospital 520 South Maple Avenue Oak Park, IL 60304-1097		-	Medical Services			D		
Account No. xx-xxx5200	┢		08/2000 Madical Carriage					246.21
Oaklawn Radiology Imaging Consultan 37241 Eagle Way Chicago, IL 60678		-	Medical Services					
5 /								68.38
Account No. xxxxx3491 Park Dansan 113 West 3rd Avenue P.O. Box 248 Gastonia, NC 28053		-	07/2003 Collection Agent for Sprint					37.09
Account No. xxxxxxxxx0001 Pathology Association of Chicago P.O. Box 88487 Chicago, IL 60680-1487		-	06/2004 Medical Services					341.00
Account No. xxxxx3502 Pellettieri & Associates, LTD 991 Oak Creek Drive Lombard, IL 60148-6408		_	04/2000 Medical Services					65.99
Sheet no7 of _8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(То	S al of tl	ubt nis j			758.67

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Page 24 of 48 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Lorenzo A. Williams		Case No	
_		Debtor		

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	Ü	D	T	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTLNGEN	LIGUID	SPUTED	-	AMOUNT OF CLAIM
Account No. xxxxxxxx1350		Т	Opened 9/19/08 Last Active 4/20/09	T	A T E		Ī	
Plains Comm Po Box 89937 Sioux Falls, SD 57109		-	CreditCard		D			230.00
Account No. Hxxxx2479	┪	T	04/2000	+	+	t	†	
Progessive Recovery Techniques P.O. Box 805030 Chicago, IL 60680-4111		-	Medical Services					
								526.78
Account No. xxxx1236 Provident Hospital of Cook County 500 East 51st Street Chicago, IL 60619		-	03/2004 Medical Services					145.00
	╀	╄		\bot	╄	╀	4	140.00
Account No. xxxx4478 Un Coll Tol 5620 Southwyck Blv Toledo, OH 43614		-	Opened 9/30/04 Last Active 5/01/04 Collection Med1 Chicago Central					340.00
Account No. xxxxxx3925	T	T	Opened 3/26/08 Last Active 5/01/03	Τ	T		Ī	
Zenith Acqu 3200 Elmwood Avenu Kenmore, NY 14217		-	Collection 08 Capital One Bank					1,948.00
Sheet no. 8 of 8 sheets attached to Schedule of		_		Sub	tota	ıl	T	0.400 =0
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	paş	ge)) [3,189.78
					Γota			
			(Report on Summary of S	che	dule	es)		33,053.85

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 25 of 48

B6G (Official Form 6G) (12/07)

In re	Lorenzo A. Williams	Case No.
III IE	Lorenzo A. Williams	Case No.
_		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 26 of 48

B6H (Official Form 6H) (12/07)

In re	Lorenzo A. Williams	Case No.
-		, Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 27 of 48

B6I (Official Form 6I) (12/07)

т.	Lorenzo A. Williams		C N	
In re	Lorenzo A. Williams		Case No.	
	_	Debtor(s)	<u>-</u>	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEB'	ΓOR AND SPOU	SE		
Desiral Status.	RELATIONSHIP(S):	AGE(S):			
Single	None.				
Employment:	DEBTOR		SPOUSE		
Occupation	Palletizer				
Name of Employer	Caraustar				
How long employed	2 years				
Address of Employer					
INCOME: (Estimate of average or p	projected monthly income at time case filed)	D	EBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$	2,208.96	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	2,208.96	\$	N/A
4. LESS PAYROLL DEDUCTIONS	S				
 a. Payroll taxes and social secu 	nrity	\$	362.12	\$	N/A
b. Insurance		\$	154.94	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify): 401(\$	132.51	\$	N/A
Long	g Term Disability Ins.	\$	11.17	\$	N/A
5. SUBTOTAL OF PAYROLL DEL	DUCTIONS	\$	660.74	\$	N/A
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	1,548.22	\$	N/A
7. Regular income from operation of	f business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property	,	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
10. Alimony, maintenance or support dependents listed above	rt payments payable to the debtor for the debtor's use or that	of \$	0.00	\$	N/A
11. Social security or government as	ssistance		<u> </u>		
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income					
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THRO	OUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$	1,548.22	\$	N/A
16. COMBINED AVERAGE MON	THLY INCOME: (Combine column totals from line 15)		\$	1,548.	.22

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Case 09-20607 Document Page 28 of 48

B6J (Official Form 6J) (12/07)

T.,	Lorenzo A. Williams		C N-	
In re	Lorenzo A. Williams		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comp.	ete a separate	schedule of
expenditures labeled "Spouse."		schedule 01
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	400.00
a. Are real estate taxes included? Yes No _X_	T	
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	150.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	20.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,495.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME	 •	
a. Average monthly income from Line 15 of Schedule I	\$	1,548.22
b. Average monthly expenses from Line 18 above	\$	1,495.00
c. Monthly net income (a. minus b.)	\$	53.22

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 29 of 48

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Lorenzo A. Williams			Case No.		
			Debtor(s)	Chapter	7	
	DECLARATION CONCERNING DEBTOR'S SCHEDULES					
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR				BTOR	
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting ofsheets, and that they are true and correct to the best of my knowledge, information, and belief.						
Date	June 5, 2009	Signature	/s/ Lorenzo A. Williams Lorenzo A. Williams Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 30 of 48

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Lorenzo A. Williams		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$9,572.17 2009 YTD: Debtor Employment Income
\$21,735.00 2008: Debtor Employment Income
\$20,645.25 2007: Debtor Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL NAME AND ADDRESS DATES OF OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS** TRANSFERS OWING

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL DATE OF PAYMENT

RELATIONSHIP TO DEBTOR

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER DISPOSITION AND LOCATION Midland Funding, LLC v. Collection Circuit Court of Cook County, Judgment Williams Illinois

06 M1 193118

Collection

Circuit Court of Cook County, Pending Illinois

Acquisition, LLC v. Williams

09 M1 127537

NorthStar Capital

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 32 of 48

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF

DATE OF REPOSSESSION, FORECLOSURE SALE,

DESCRIPTION AND VALUE OF PROPERTY

CREDITOR OR SELLER

TRANSFER OR RETURN

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Office of Thayer C. Torgerson 2400 North Western Avenue Suite 201 Chicago, IL 60647 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 06/04/09 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six vears immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND

6

ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

_

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

NATURE OF BUSINESS

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records

NAME

None

ADDRESS

DATES SERVICES RENDERED

of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 36 of 48

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21. Current Partners, Officers, Directors and Shareholders

None a. If the de

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 5, 2009	Signature	/s/ Lorenzo A. Williams
			Lorenzo A. Williams
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 38 of 48

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re Lorenzo A. Williams	Lorenzo A. Williams		Case No.	No.	
		Debtor(s)	Chapter	7	
CHAPTI PART A - Debts secured by pr	ER 7 INDIVIDUAL DEBT				
	Attach additional pages if r			dest which is secured by	
Property No. 1					
Creditor's Name: -NONE-		Describe Prope	erty Securing Debt:		
Property will be (check one): ☐ Surrendered	☐ Retained				
If retaining the property, I intend t ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		woid lien using 11 V	U.S.C. § 522(f)).		
Property is (check one): ☐ Claimed as Exempt		☐ Not claimed	as exempt		
PART B - Personal property subje Attach additional pages if necessar		ree columns of Part	B must be completed	d for each unexpired lease.	
Property No. 1					
Lessor's Name: -NONE-	Describe Leased I	Property:	Lease will be U.S.C. § 365(☐ YES	Assumed pursuant to 11 p)(2): □ NO	
I declare under penalty of perjuipersonal property subject to an i		y intention as to a	ny property of my ε	estate securing a debt and/or	
Date June 5, 2009	Signature	/s/ Lorenzo A. W Lorenzo A. Willi			

Debtor

Case 09-20607 Doc 1 Filed 06/05/09 Entered 06/05/09 15:14:57 Desc Main Document Page 39 of 48
United States Bankruptcy Court
Northern District of Illinois

In re	Lorenzo A. Williams			Case No.	
		Debtor(s)	Chapter	7	

	DISCLOSURE OF COMPENSATION OF A	TTORNEY FOR I	DEBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept	\$	850.00		
	Prior to the filing of this statement I have received	\$	850.00		
	Balance Due	\$	0.00		
2.	\$				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compensation with any other	r person unless they are mo	embers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensation with a person or property of the agreement, together with a list of the names of the people sharing				
6.	In return for the above-disclosed fee, I have agreed to render legal service for a	all aspects of the bankruptc	y case, including:		
	 a. Analysis of the debtor's financial situation, and rendering advice to the debt b. Preparation and filing of any petition, schedules, statement of affairs and place. c. Representation of the debtor at the meeting of creditors and confirmation had. [Other provisions as needed] 	an which may be required; earing, and any adjourned h	nearings thereof;		
	Negotiations with secured creditors to reduce to market variety reaffirmation agreements and applications as needed; prep 522(f)(2)(A) for avoidance of liens on household goods.	paration and filing of m	otions pursuant to 11 USC		
7.	7. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.				
	CERTIFICATION				
this	I certify that the foregoing is a complete statement of any agreement or arrange s bankruptcy proceeding.	ment for payment to me for	r representation of the debtor(s) in		
Da	ated: June 5, 2009 /s/ Thayer	C. Torgerson			
	Thayer C.	Torgerson 6204662			
		e of Thayer C. Torgerse h Western Avenue	on		
	Suite 201	ii iiostoiii Aveilue			
	Chicago, I	IL 60647 844 Fax: 773-772-0845	ξ.		
		son@hotmail.com	,		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08)

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Thayer C. Torgerson 6204662	X /s/ Thayer C. Torgerson	June 5, 2009				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
2400 North Western Avenue						
Suite 201						
Chicago, IL 60647						
773-772-0844						
tedtorgerson@hotmail.com						
Certificate	e of Debtor					
I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Lorenzo A. Williams	X /s/ Lorenzo A. Williams	June 5, 2009				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
·	Signature of Joint Debtor (if any)	Date				

United States Bankruptcy Court Northern District of Illinois

Northern District of Illinois					
In re	Lorenzo A. Williams		Case No.		
		Debtor(s)	Chapter	7	
	v	VERIFICATION OF CREDITOR MA	ATRIX		
		Number of C	Creditors:	46	
	The above-named Debtor(our) knowledge.	(s) hereby verifies that the list of credito	rs is true and	correct to the best of my	
Date:	June 5, 2009	/s/ Lorenzo A. Williams Lorenzo A. Williams Signature of Debtor			

Alexandria Vaneck Acct No Hxxxx4473 5620 Souuthwyck Blvd Suite 103 Toledo, OH 43614-1530

AMCA Collection Agency Acct No xxxxxx3810 P.O. Box 1235 10523

Applied Bnk Acct No xxxxxxxx6805 4700 Exchange Cour Boca Raton, FL 33431

Applied Bnk Acct No xxxxxxxx3317 4700 Exchange Cour Boca Raton, FL 33431

Asset Accept Acct No xxxx7913 Po Box 2036 Warren, MI 48090

Carecrd/Gemb
Acct No xxxxxxxx1090
Po Box 981439
El Paso, TX 79998

CBCS
Acct No xxxxxxxxx2914
P.O. Box 69
Columbus, OH 43216

Cbe Group Acct No xxxx5792 131 Tower Park Dri Waterloo, IA 50704

Cbe Group Acct No xxxxx6001 131 Tower Park Dri Waterloo, IA 50704 Ccs/First National Ban Acct No xxxxxxxxxxx4745 500 E 60th St N Sioux Falls, SD 57104

Chicago Central EP, LLP Acct No xx2001 75 Remitt. Drive Chicago, IL 60675

Christ Hospital and Medical Center Acct No xxxxx133-2 4440 West 95th Street Oak Lawn, IL 60453

Christ Hospital and Medical Center Acct No xxxxx5403 4440 West 95th Street Oak Lawn, IL 60453

Christ Hospital and Medical Center Acct No xxxxx1330 4440 West 95th Street Oak Lawn, IL 60453

Department of Treasury Acct No xx0076 International Revenue Services Kansas City, MO 64999-0025

Dependon Collection Se Acct No xxxxxxxx0034 Po Box 4833 Oak Brook, IL 60522

Drs Gersack, DeMarco, Hoyme Acct No xxxx8900 4400 West 95th Street Suite 109 Oak Lawn, IL 60453

Fncc Acct No xxxxxxxx1592 500 East 60th St N Sioux Falls, SD 57104 Fst Premier Acct No xxxxxxxx5218 3820 N Louise Ave Sioux Falls, SD 57104

Fst Premier Acct No xxxxxxxx6198 3820 N Louise Ave Sioux Falls, SD 57104

I.D.E.S. Acct No 1556 Benefit Repayments P.O. Box 4385 Chicago, IL 60680-4385

Jeffcapsys Acct No xxxxxxxxx3003 16 Mcleland Rd Saint Cloud, MN 56303

John H.Stoger, JR Hospital of Cook Acct No xxxxx0561 P.O. Box 70121 Chicago, IL 60673

Lee Jenkins, M.D. Acct No xx1079 360 w. bUTTERFIELD rOAD sUITE 3400 Elmhurst, IL 60126

Little Company of Mary Hospital Acct No xxxxxxx5761 Health Care Center Dept. 77-97677 Chicago, IL 60678

MCS
Acct No xxx6253
725 sOUTH WELLS STREET
sUITE 700
Chicago, IL 60607

Mercy Hospital Acct No xxxxxx0091 C/o: Revenue Management 38106 Eagle Way Chicago, IL 60678

Midland Cred Acct No xxxxxx4096 8875 Aero Dr San Diego, CA 92123

Midland Cred Acct No xxxxxx9503 8875 Aero Dr San Diego, CA 92123

Midland Cred Acct No xxxxxx5365 8875 Aero Dr San Diego, CA 92123

Midland Funding
Acct No xx Mx xx3118
C/o: Blatt Hasenmiller
125 South Wacker Drive, Suite 400
Chicago, IL 60606

Midwest Diagnostic Pathology Acct No xx1443 75 Remittance Drive Chicago, IL 60675

Nco Fin/22 Acct No xxxx5866 Pob 41448 Philadelphia, PA 19101

Nco Fin/22 Acct No xxxx9033 Pob 41448 Philadelphia, PA 19101

Northstar Capital Acquisition Acct No xx Mx xx7537 C/o: Blatt Hasenmiller Leibsker 125 Sout Wacker Drive, Suite 400 Chicago, IL 60606 Northwestern Memorial Hospital Acct No xxxxx-x5946 680 North Lake Shore Drive Suite 815 & 824 Chicago, IL 60611

Oak Park Hospital Acct No Hxxxx1805 520 South Maple Avenue Oak Park, IL 60304-1097

Oaklawn Radiology Imaging Consultan Acct No xx-xxx5200 37241 Eagle Way Chicago, IL 60678

Park Dansan Acct No xxxxx3491 113 West 3rd Avenue P.O. Box 248 Gastonia, NC 28053

Pathology Association of Chicago Acct No xxxxxxxx0001 P.O. Box 88487 Chicago, IL 60680-1487

Pellettieri & Associates, LTD Acct No xxxxx3502 991 Oak Creek Drive Lombard, IL 60148-6408

Plains Comm Acct No xxxxxxxx1350 Po Box 89937 Sioux Falls, SD 57109

Progessive Recovery Techniques Acct No Hxxxx2479 P.O. Box 805030 Chicago, IL 60680-4111

Provident Hospital of Cook County Acct No xxxx1236 500 East 51st Street Chicago, IL 60619 Un Coll Tol Acct No xxxx4478 5620 Southwyck Blv Toledo, OH 43614

Zenith Acqu Acct No xxxxxx3925 3200 Elmwood Avenu Kenmore, NY 14217